

AO 257 (Rev. 6/78)

**DEFENDANT INFORMATION RELATIVE TO A CRIMINAL ACTION - IN U.S. DISTRICT COURT**BY: ☐ COMPLAINT ☒ INFORMATION ☐ INDICTMENT  
☐ SUPERSEDING**OFFENSE CHARGED**31 U.S.C. § 5314 and 5322(a) -  
Willfully Violating Foreign bank  
Account Recording Requirements  
26 U.S.C. § 7206(1) - Making and  
Subscribing False Tax Returns☐ Petty  
☐ Minor  
☐ Misdemeanor  
☒ Felony**PENALTY:**31 U.S.C. § 5314 and 5322(a) - 5 years prison, \$250,000 fine,  
3 years supervised release, \$100 special assessment;  
26 U.S.C. § 7206(1) - 3 years prison, \$250,000 fine, 1 year  
supervised release, \$100 special assessment**PROCEEDING**

Name of Complainant Agency, or Person (&amp; Title, if any)

INTERNAL REVENUE SERVICE

☐ person is awaiting trial in another Federal or State  
Court, give name of court☐ this person/proceeding is transferred from another  
district per (circle one) FRCrP 20, 21 or 40. Show  
District☐ this is a re prosecution of  
charges previously dismissed  
which were dismissed on  
motion of:☐ U.S. Att'y ☐ Defense☐ this prosecution relates to a  
pending case involving this same  
defendant☐ prior proceedings or appearance(s)  
before U.S. Magistrate regarding  
this defendant were recorded underSHOW  
DOCKET NO.MAGISTRATE  
CASE NO.

Name and Office of Person

Furnishing Information on MELINDA HAAG  
THIS FORM☒ U.S. Att'y ☐ Other U.S. AgencyName of Asst. U.S. Att'y  
(if assigned)

THOMAS MOORE, AUSA, Chief Tax.

Name of District Court, and/or Judge/Magistrate Location  
NORTHERN DISTRICT OF CALIFORNIA  
SAN FRANCISCO DIVISION**DEFENDANT - U.S.**

EFRAIN ARTURO JOVEL

DISTRICT COURT NUMBER

**CR 14 463 RS****DEFENDANT****IS NOT IN CUSTODY**1) ☒ Has not been arrested, pending outcome this proceeding.  
If not detained give date any prior summons  
was served on above charges2) ☐ Is a Fugitive3) ☐ Is on Bail or Release from (show District)

NORTHERN DISTRICT OF CALIFORNIA

**IS IN CUSTODY**4) ☐ On this charge5) ☐ On another conviction6) ☐ Awaiting trial on other  
charges☐ Fed'l ☐ State

If answer to (6) is "Yes", show name of institution

Has detainer  
been filed?☐ Yes  
☒ NoIf "Yes"  
give date  
filed**DATE OF  
ARREST**

Month/Day/Year

Or... if Arresting Agency &amp; Warrant were not

Month/Day/Year

**DATE TRANSFERRED  
TO U.S. CUSTODY**☐ This report amends AO 257 previously submitted**ADDITIONAL INFORMATION OR COMMENTS****PROCESS:**☐ SUMMONS ☒ NO PROCESS\*☐ WARRANT Bail Amount: \_\_\_\_\_

If Summons, complete following:

☐ Arraignment ☐ Initial Appearance

Defendant Address: \_\_\_\_\_

\*Where defendant previously apprehended on complaint, no new summons  
or warrant needed, since Magistrate has scheduled arraignment

Date/Time: \_\_\_\_\_

Before Judge: \_\_\_\_\_

Comments: \_\_\_\_\_

MELINDA HAAG (CABN 132612)  
United States Attorney

FILED  
2014 SE. -4 P 1:48  
U.S. DISTRICT COURT  
SAN FRANCISCO, CALIF.

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

SAN FRANCISCO DIVISION

**CR 14 463 RS**

UNITED STATES OF AMERICA,

Plaintiff,

v.

EFRAIN ARTURO JOVEL,

Defendant.

CASE NO.

VIOLATIONS: 31 U.S.C. §§ 5314 and  
5322(a) - Willfully Violating Foreign Bank  
Account Recording Requirements;  
26 U.S.C. § 7206(1) - Making and  
Subscribing False Tax Returns

(SAN FRANCISCO VENUE)

I N F O R M A T I O N

The United States Attorney charges:

Introductory Allegations

At all relevant times:

1. Defendant, EFRAN ARUTRO JOVEL ("JOVEL") was a resident of Santa Rosa, California, and was the owner and operator of tax return preparation business.

2. Banco HSBC Salvadoreno, S.A., was a bank organized under the laws of El Salvador and operating in El Salvador.

3. Banco Reformador, S.A., was a bank organized under the laws of Guatemala and operating in Guatemala.

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4. Citizens and residents of the United States who have a financial interest in, or signature authority over, a financial account in a foreign country with an aggregate value of more than \$10,000 at any time during a particular calendar year are required to file with the United States Treasury a Report of Foreign Bank and Financial Accounts on Form TD F 90-22.1 ("FBAR"). The FBAR for any given calendar year is due by June 30 of the following year.

5. Citizens and residents of the United States also have an obligation to indicate on Schedule B of U.S. Individual Income Tax Return (Form 1040) whether they had an interest in a financial account in a foreign country by checking "Yes" or "No" in the appropriate box and identifying the country where the account was maintained. Taxpayers also are obligated to report all income earned from foreign bank accounts on their tax returns.

6. JOVEL was the beneficial owner of a bank account at Banco HSBC Salvadoreno, S.A., and maintained the account from 2004 through 2012. From 2004 through 2012, the bank account held balances of over \$10,000.

7. JOVEL was the beneficial owner of a bank account at Banco Reformador, S.A., and maintained the account from 2004 through 2012. From 2004 through 2012, the bank account held balances of over \$10,000.

COUNT ONE: (31 U.S.C. §§ 5314 and 5322(a) - Willful Violation of Foreign Bank Account Reporting Requirement)

On or about June 30, 2011, in the Northern District of California, and elsewhere, defendant, EFARIN ARTURO JOVEL, did knowingly and willfully violate the requirements prescribed by the Secretary of the Treasury, as codified at Title 31, Code of Federal Regulations, §§ 1010.350 and 1010.306(c), to report a financial interest in a bank, securities, and other financial account in a foreign country; to wit, in calendar year 2011, the defendant failed to file an FBAR disclosing his financial interests in bank accounts, which had a value of greater than \$10,000 during calendar year 2010.

All in violation of Title 31, United States Code, Sections 5314 and 5322(a).

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1 COUNT TWO: (26 U.S.C. § 7206(1) - Making and Subscribing False Tax Returns)

2 On or about April 15, 2010, in the Northern District of California, defendant,

3 EFRAIN ARTURO JOVEL,

4 a resident of Santa Rosa, California, did willfully make and subscribe a Form 1040 U.S. Individual  
5 Income Tax Return, for the calendar year 2009, which was verified by a written declaration that it was  
6 made under the penalties of perjury and which he did not believe to be true and correct as to every  
7 material matter in that the return failed to disclose interest income, foreign bank accounts, and gross  
8 receipts or sales and income received from his business activities. EFRAIN ARTURO JOVEL then and  
9 there well knew and believed that he was required by law and regulation to disclose interest income,  
10 foreign bank accounts, and the gross receipts or sales and income he derived from his business activities.

11 All in violation of Title 26, United States Code, Section 7206(1).

12 COUNT THREE: (26 U.S.C. § 7206(1) - Making and Subscribing False Tax Returns)

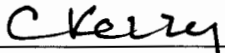
13 On or about April 15, 2011, in the Northern District of California, defendant,

14 EFRAIN ARTURO JOVEL,

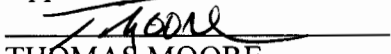
15 a resident of Santa Rosa, California, did willfully make and subscribe a Form 1040 U.S. Individual  
16 Income Tax Return, for the calendar year 2010, which was verified by a written declaration that it was  
17 made under the penalties of perjury and which he did not believe to be true and correct as to every  
18 material matter in that the return failed to disclose rental income, foreign bank accounts, and gross  
19 receipts or sales and income received from his business activities. EFRAIN ARTURO JOVEL then and  
20 there well knew and believed that he was required by law and regulation to disclose interest income,  
21 foreign bank accounts, and the gross receipts or sales and income he derived from his business activities.

22 All in violation of Title 26, United States Code, Section 7206(1).

23 MELINDA HAAG  
24 United States Attorney

25   
26 *for* J. DOUGLAS WILSON  
Chief, Criminal Division

27 Approved as to Form

28   
THOMAS MOORE

Assistant United States Attorney